

**New Mexico Installment Loan Contract**

LENDER: Community Financial Service  
Centers d/b/a/ Speedy Loan  
1706 E Historic HWY 66  
Gallup, NM 87301  
505-863-0200

BORROWER: Daye, Clara  
PO Box 202  
Church Rock, NM 87311

COPY

**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf.	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after you have made all payments as scheduled.
<b>196.99198%</b>	<b>\$ 97.94</b>	<b>\$ 300.00</b>	<b>\$ 397.94</b>

**PAYMENT SCHEDULE:**

<b>Number of Payments</b>	<b>Amount of Payments</b>	<b>When Payments Are Due</b>
4	\$ 108.11	Payments are due on your payday

SECURITY: This loan is unsecured.

PREPAYMENT: If you payoff early, a prepayment penalty will not be imposed.

**ITEMIZATION OF THE AMOUNT FINANCED:**

- (1) Amount given to you directly: \$ 300.00  
(2) Finance Charge: \$ 97.94  
Total Amount Financed: \$ 397.94

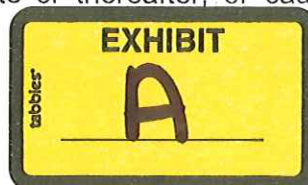
**Terms and Conditions**

**PROMISE TO PAY:** You promise to pay to Speedy Loan Corp. (Creditor), each installment payment as it becomes due as shown above in **Payment Schedule**. On or about the day an installment payment becomes due, you authorize us to affect one or more ACH debit entries to your Account at the Bank. You may revoke this authorization at any time up to 3 business days prior to the due date. However, if you revoke this authorization, you are responsible for any outstanding balance still due on the loan.

**FINANCE CHARGE COMPUTATION:** The Finance Charge, which consists only of interest plus the origination fee, has been computed assuming that you will pay all of your installments on the dates they are due. If you fail to make the above installment payments, you understand that interest will continue to accrue on any remaining unpaid balance at the Annual Percentage Rate disclosed above until the loan is paid in full or the expiration of 12 months from the date the last payment is due or until entry of judgment, whichever is earlier. After the expiration of 12 months or the entry of judgment, whichever is earlier, interest will accrue at the legal rate.

**PREPAYMENT:** As stated in Our Disclosures, you may prepay in whole or in part at any time the amount due under this Agreement and will not incur any additional charge or fee.

**DEFAULT, RETURNED ITEM CHARGE, and ATTORNEY'S FEES:** You will be in default under this Agreement if do not pay us something you owe us under this Agreement or you cause any item not to be honored on or after the Payment Date or thereafter, or cause an ACH debit transaction to



authorization for which was not properly revoked by you, to be dishonored. You agree to pay a charge of \$15.00 if an item in payment of what you owe is returned unsatisfied and is not honored if re-presented, or an ACH debit entry, the authorization for which was not revoked by you, is rejected by the Bank for any reason. You agree that in the event you default in performing any of your obligations under this Agreement you shall pay all reasonable attorney's fees and court costs incurred in the collection of the debt.

This agreement shall be governed by the laws of New Mexico. By signing this Agreement you acknowledge that it was filled in before you did so, that you have read, understand, and agree to all of its terms and conditions of both sides of this Agreement, including the ~~above~~ provision entitled and acknowledge receipt of the transaction proceeds in the amount stated above. You further acknowledge that you have received a completed copy of it. You also make the following material representations to us: that you are solvent and generally paying debts as they come due, that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for any type of bankruptcy proceeding while this loan is outstanding or within 121 days after you repay the loan, that you intend to repay this loan. You acknowledge that the account on which the Check/ACH Authorization is drawn is a legitimate, open, and active account. This document represents the final agreement between creditor and you and may not be contradicted by evidence of any alleged oral agreement.

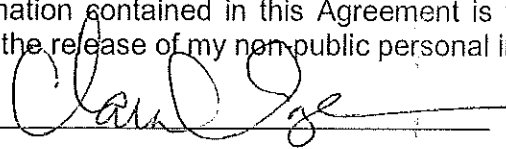
Section 58-15-14.1 NMSA

Charges on small loans made under the New Mexico Small Loan Act of 1955 [this article] shall not be paid, deducted or received in advance. Such charges shall not be compounded. However, if part or all of the consideration for a loan contract is the unpaid principal balance of a prior loan, then the principal balance payable under the loan contract may include any unpaid charges which have accrued within sixty days of the prior loan. Such charges shall be computed on the basis of the number of days that have actually elapsed. For the purpose of computing charges, whether at the maximum rate or less, a month shall be any period of thirty consecutive days and the rate of charge for each day shall be one-thirtieth of the monthly rate.

**DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO RECEIVE A COPY OF THIS AGREEMENT THAT YOU CAN KEEP BEFORE YOU SIGN IT.**

You received a copy of this Agreement and signed it on: 08/23/2013

I hereby declare the information contained in this Agreement is true and correct to the best of my knowledge, and consent to the release of my non-public personal information.

X Borrower's signature: 

X Borrower's signature: \_\_\_\_\_

**\*\*INSTALLMENT LOAN\*\*****PPD/ACH AUTHORIZATION**

Pre-Authorized Electronic Funds Transfer Payments

SpeedyLoan Corp  
P.O. Box 26275  
Wauwatosa WI-53226  
Fax - 414-302-1862

I hereby authorize Speedy Loan to initiate debit/credit entries to my account for all payments due, including any returned unpaid item fees due, on which the subject of this agreement is drawn and the Financial Institution at which the account is held to debit/credit the same to such account. This authority is to remain in full force and effect until Speedy Loan and the subject Financial Institution have received written notification from me of its termination in such time and in such manner as to afford Speedy Loan and the Financial Institution a reasonable opportunity to act on it. This authorization is not required as a condition of the loan. I understand that I may cancel this authorization by providing written notice to Speedy Loan at least (3) business days prior to the payment due date, to the address or fax number above. I further understand that canceling my authorization does not relieve me of the responsibility of paying all amounts due in full.

**Payment Authorization Chart**

Payment Number	Payment Amount:	Withdraw Date:	Payment Number	Payment Amount:	Withdraw Date:
1	\$73.63	9/3/13	27		
2	\$108.11	10/1/13	28		
3	\$108.11	11/1/13	29		
4	\$108.09	12/2/13	30		
5			31		
6			32		
7			33		
8			34		
9			35		
10			36		
11			37		
12			38		
13			39		
14			40		
15			41		
16			42		
17			43		
18			44		
19			45		
20			46		
21			47		
22			48		
23			49		
24			50		
25			51		
26			52		

Store No. nm15 Employee: jh Date: 08/23/13SIGNATURE: Clara DayePRINTED NAME: Clara DayeSOCIAL SECURITY NUMBER:                     ROUTING NUMBER:                     ACCOUNT NUMBER:                     



## New Mexico Installment Loan Contract

LENDER: Community Financial Service  
Centers d/b/a/ Speedy Loan  
1706 E Historic HWY 66  
Gallup, NM 87301  
(505) 863-0200

BORROWER: Daye, Clara  
PO Box 202  
Church Rock, NM 87311

## FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>197.00780 %</b>	<b>\$ 101.23</b>	<b>\$ 300.00</b>	<b>\$ 401.23</b>

## PAYMENT SCHEDULE:

Number of Payments	Amount of Payments	When Payments Are Due
4	\$ 108.11	Payments are due on your payday

SECURITY: This loan is unsecured.

PREPAYMENT: If you payoff early, a prepayment penalty will not be imposed.

## ITEMIZATION OF THE AMOUNT FINANCED:

(1) Amount given to you directly:	\$ 127.38
(2) Finance Charge:	\$ 101.23
Total Amount Financed:	\$ 401.23

## Terms and Conditions

**PROMISE TO PAY:** You promise to pay to Speedy Loan Corp. (Creditor), each installment payment as it becomes due as shown above in **Payment Schedule**. On or about the day each installment payment becomes due, you authorize us to affect one or more ACH debit entries to your Account at the Bank. You may revoke this authorization at any time up to 3 business days prior to the due date. However, if you revoke this authorization, you are responsible for any outstanding balance still due on the loan.

**FINANCE CHARGE COMPUTATION:** The Finance Charge, which consists only of interest plus the origination fee, has been computed assuming that you will pay **all of your installments** on the dates they are due. If you fail to make the above installment payments, you understand that interest will continue to accrue on any remaining unpaid balance at the Annual Percentage Rate disclosed above until the loan is paid in full or the expiration of 12 months from the date **the last payment is due** or the entry of judgment, **whichever is earlier**. After the expiration of 12 months or the entry of judgment, **whichever is earlier**, interest will accrue at the legal rate.

**PREPAYMENT:** As stated in Our Disclosures, you may prepay in whole or in part at any time the amount due under this Agreement and will not incur any additional charge or fee.

**DEFAULT, RETURNED ITEM CHARGE, and ATTORNEY'S FEES:** You will be in default under this Agreement if do not pay us something you owe us under this Agreement or you cause any item not to be honored on or after the Payment Date or thereafter, or cause an ACH debit transaction, the



authorization for which was not properly revoked by you, to be dishonored. You agree to pay a charge of \$15.00 if an item in payment of what you owe is returned unsatisfied and is not honored if re-presented, or an ACH debit entry, the authorization for which was not revoked by you, is rejected by the Bank for any reason. You agree that in the event you default in performing any of your obligations under this Agreement you shall pay all reasonable attorney's fees and court costs incurred in the collection of the debt.

This agreement shall be governed by the laws of New Mexico. **By signing this Agreement you acknowledge that it was filled in before you did so, that you have read, understand, and agree to all of its terms and conditions of both sides of this Agreement, including the above provision entitled and acknowledge receipt of the transaction proceeds in the amount stated above.** You further acknowledge that you have received a completed copy of it. You also make the following material representations to us: that you are solvent and generally paying debts as they come due, that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for any type of bankruptcy proceeding while this loan is outstanding or within 121 days after you repay the loan, that you intend to repay this loan. You acknowledge that the account on which the Check/ACH Authorization is drawn is a legitimate, open, and active account. This document represents the final agreement between creditor and you and may not be contradicted by evidence of any alleged oral agreement.

Section 58-15-14.1 NMISA

Charges on small loans made under the New Mexico Small Loan Act of 1955 [this article] shall not be paid, deducted or received in advance. Such charges shall not be compounded. However, if part or all of the consideration for a loan contract is the unpaid principal balance of a prior loan, then the principal amount payable under the loan contract may include any unpaid charges which have accrued within sixty days of the prior loan. Such charges shall be computed on the basis of the number of days that have actually elapsed. For the purpose of computing charges, whether at the maximum rate or less, a month shall be any period of thirty consecutive days and the rate of charge for each day shall be one-thirtieth of the monthly rate.

**DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO RECEIVE A COPY OF THIS AGREEMENT THAT YOU CAN KEEP BEFORE YOU SIGN IT.**

You received a copy of this Agreement and signed it on: 10/21/2013

I hereby declare the information contained in this Agreement is true and correct to the best of my knowledge, and consent to the release of my non-public personal information.

( Borrower's signature: 

( Borrower's signature: \_\_\_\_\_

**\*\*INSTALLMENT LOAN\*\*****PPD/ACH AUTHORIZATION**

Pre-Authorized Electronic Funds Transfer Payments

SpeedyLoan Corp  
P.O. Box 26275  
Wauwatosa WI 53226  
Fax - 414-302-1862

I hereby authorize Speedy Loan to initiate debit/credit entries to my account for all payments due, including any returned unpaid item fees due, on which the subject of this agreement is drawn and the Financial Institution at which the account is held to debit/credit the same to such account. This authority is to remain in full force and effect until Speedy Loan and the subject Financial Institution have received written notification from me of its termination in such time and in such manner as to afford Speedy Loan and the Financial Institution a reasonable opportunity to act on it. This authorization is not required as a condition of the loan. I understand that I may cancel this authorization by providing written notice to Speedy Loan at least (3) business days prior to the payment due date, to the address or fax number above. I further understand that canceling my authorization does not relieve me of the responsibility of paying all amounts due in full.

**Payment Authorization Chart**

Payment Number	Payment Amount:	Withdraw Date:	Payment Number	Payment Amount:	Withdraw Date:
1	\$76.92	11/1/13	27		
2	\$108.11	12/2/13	28		
3	\$108.11	1/2/14	29		
4	\$108.09	2/3/14	30		
5			31		
6			32		
7			33		
8			34		
9			35		
10			36		
11			37		
12			38		
13			39		
14			40		
15			41		
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19			45		
20			46		
21			47		
22			48		
23			49		
24			50		
25			51		
26			52		

Store No. NM15 Employee: CEE Date: 10/21/13

SIGNATURE: Clara Daye

PRINTED NAME: CLARA DAYE

SOCIAL SECURITY NUMBER:                     

ROUTING NUMBER:                     

ACCOUNT NUMBER:



**New Mexico Installment Loan Contract**

LENDER: Community Financial Service  
 Centers d/b/a/ Speedy Loan  
 1706 E Historic HWY 66  
 Gallup, NM 87301  
 505-863-0200

BORROWER: Daye, Clara  
 PO Box 202  
 Church Rock, NM 87311


**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf.	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after you have made all payments as scheduled.
<b>239.99715%</b>	<b>\$ 175.39</b>	\$ 400.00	\$ 575.39

**PAYMENT SCHEDULE:**

<b>Number of Payments</b>	<b>Amount of Payments</b>	<b>When Payments Are Due</b>
4	\$ 154.52	Payments are due on your payday

SECURITY: This loan is unsecured.

PREPAYMENT: If you payoff early, a prepayment penalty will not be imposed. .

**ITEMIZATION OF THE AMOUNT FINANCED:**

(1) Amount given to you directly: \$ 400.00  
 (2) Finance Charge: \$ 175.39  
**Total Amount Financed: \$ 575.39**

**Terms and Conditions**

**PROMISE TO PAY:** You promise to pay to Speedy Loan Corp. (Creditor), **each installment payment as it becomes due** as shown above in **Payment Schedule**. On or about the day **each installment payment becomes due**, you authorize us to **affect** one or more ACH debit entries to your Account at the Bank. You may revoke this authorization at any time up to 3 business days prior to the due date. However, if you revoke this authorization, you are responsible for any outstanding balance still due on the loan.

**FINANCE CHARGE COMPUTATION:** The Finance Charge, which consists only of interest plus the origination fee, has been computed assuming that **you will pay all of your installments on the dates they are due**. If **you fail to make the above installment payments**, **you** understand that interest will continue to accrue on any remaining unpaid balance at the Annual Percentage Rate disclosed above until the loan is paid in full or the expiration of 12 months from the date **the last payment is due** or until entry of judgment, **whichever is earlier**. After the expiration of 12 months or the entry of judgment, **whichever is earlier**, interest will accrue at the legal rate.

**PREPAYMENT:** As stated in Our Disclosures, you may prepay in whole or in part at any time the amount due under this Agreement and will not incur any additional charge or fee.

**DEFAULT, RETURNED ITEM CHARGE, and ATTORNEY'S FEES:** You will be in default under this Agreement if do not pay us something you owe us under this Agreement or you cause any item not to be honored on or after the Payment Date or thereafter, or cause an ACH debit transaction, the



authorization for which was not properly revoked by you, to be dishonored. You agree to pay a charge of \$15.00 if an item in payment of what you owe is returned unsatisfied and is not honored if re-presented, or an ACH debit entry, the authorization for which was not revoked by you, is rejected by the Bank for any reason. You agree that in the event you default in performing any of your obligations under this Agreement you shall pay all reasonable attorney's fees and court costs incurred in the collection of the debt.

This agreement shall be governed by the laws of New Mexico. **By signing this Agreement you acknowledge that it was filled in before you did so, that you have read, understand, and agree to all of its terms and conditions of both sides of this Agreement, including the above provision entitled and acknowledge receipt of the transaction proceeds in the amount stated above.** You further acknowledge that you have received a completed copy of it. You also make the following material representations to us: that you are solvent and generally paying debts as they come due, that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for any type of bankruptcy proceeding while this loan is outstanding or within 121 days after you repay the loan, that you intend to repay this loan. You acknowledge that the account on which the Check/ACH Authorization is drawn is a legitimate, open, and active account. This document represents the final agreement between creditor and you and may not be contradicted by evidence of any alleged oral agreement.

Section 58-15-14.1 NMSA

Charges on small loans made under the New Mexico Small Loan Act of 1955 [this article] shall not be paid, deducted or received in advance. Such charges shall not be compounded. However, if part or all of the consideration for a loan contract is the unpaid principal balance of a prior loan, then the principal amount payable under the loan contract may include any unpaid charges which have accrued within sixty days of the prior loan. Such charges shall be computed on the basis of the number of days that have actually elapsed. For the purpose of computing charges, whether at the maximum rate or less, a month shall be any period of thirty consecutive days and the rate of charge for each day shall be one-thirtieth of the monthly rate.

**DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO RECEIVE A COPY OF THIS AGREEMENT THAT YOU CAN KEEP BEFORE YOU SIGN IT.**

**You received a copy of this Agreement and signed it on:** 02/15/2014

I hereby declare the information contained in this Agreement is true and correct to the best of my knowledge, and consent to the release of my non-public personal information.

**X Borrower's signature:** 

**X Borrower's signature:** \_\_\_\_\_



**\*\*INSTALLMENT LOAN\*\*****PPD/ACH AUTHORIZATION****Pre-Authorized Electronic Funds Transfer Payments**

SpeedyLoan Corp  
P.O. Box 26275  
Wauwatosa WI 53226  
Fax - 920-567-0092

I hereby authorize Speedy Loan to initiate debit/credit entries to my account for all payments due, including any returned unpaid item fees due, on which the subject of this agreement is drawn and the Financial Institution at which the account is held to debit/credit the same to such account. This authority is to remain in full force and effect until Speedy Loan and the subject Financial Institution have received written notification from me of its termination in such time and in such manner as to afford Speedy Loan and the Financial Institution a reasonable opportunity to act on it. This authorization is not required as a condition of the loan, I understand that I may cancel this authorization by providing written notice to Speedy Loan at least (3) business days prior to the payment due date, to the address or fax number above. I further understand that canceling my authorization does not relieve me of the responsibility of paying all amounts due in full. I understand that, due to processing restrictions, an ACH cannot be cancelled after 2:30 pm (central time) on the day before the withdraw date.

**Payment Authorization Chart**

Payment Number	Payment Amount:	Withdraw Date:	Payment Number	Payment Amount:	Withdraw Date:
1	\$111.85	3/3/14	14		
2	\$154.52	4/1/14	15		
3	\$154.52	5/1/14	16		
4	\$154.50	6/2/14	17		
5			18		
6			19		
7			20		
8			21		
9			22		
10			23		
11			24		
12			25		
13			26		

By my signature below, I acknowledge that the arranged dates above do not constitute a change in the terms of the loan to which said payments are made. I am specifically requesting the above, not as a change in the due date, but merely for my own convenience in making the payments.

If any of the above ACH debits returns unpaid for any reason, I authorize Speedy Loan to charge my debit/credit card for the amount of that payment plus a return fee at any time within 5 business days of said returned ACH. I understand that issuing a "STOP PAYMENT" or "REVOKE AUTHORIZATION" on ACH payment DOES NOT stop or revoke debit/credit authorization and that each type of authorization must be revoked separately. Any Debit/Credit Card payments will appear as "Prepay Today".

Store No.

nm15

Employee:

vel

Date:

02/15/14

SIGNATURE:

PRINTED NAME:

clara daye

SOCIAL SECURITY NUMBER:

ROUTING NUMBER:

ACCOUNT NUMBER:

CARD NUMBER:

000000000

CARD EXPIRATION DATE:

000000000

Street Address: 0

CARD SECURITY CODE:

000000000

Zip Code: 0

**New Mexico Installment Loan Contract**

LENDER: Community Financial Service  
Centers d/b/a/ Speedy Loan  
1706 E Historic HWY 66  
Gallup, NM 87301  
505-863-0200

BORROWER: Daye, Clara  
PO Box 202  
Church Rock, NM 87311

COPY

**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.  <b>240.00371 %</b>	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.  <b>\$162.06</b>	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf.  <b>\$400.00</b>	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after you have made all payments as scheduled.  <b>\$562.06</b>
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**PAYMENT SCHEDULE:**

Number of Payments	Amount of Payments	When Payments Are Due
<b>Monthly</b>	<b>\$ 154.52</b>	Payments are due on your payday

SECURITY: This loan is unsecured.  
PREPAYMENT: If you payoff early, a prepayment penalty will not be imposed. .

**ITEMIZATION OF THE AMOUNT FINANCED:**

(1) Amount given to you directly: \$ 271.25  
 (2) Finance Charge: \$ 162.06  
**Total Amount Financed: \$ 400.00**

**Terms and Conditions**

**PROMISE TO PAY:** You promise to pay to Speedy Loan Corp. (Creditor), **each installment payment as it becomes due** as shown above in **Payment Schedule**. On or about the day **each installment payment becomes due**, you authorize us to **affect** one or more ACH debit entries to your Account at the Bank. You may revoke this authorization at any time up to 3 business days prior to the due date. However, if you revoke this authorization, you are responsible for any outstanding balance still due on the loan.

**FINANCE CHARGE COMPUTATION:** The Finance Charge, which consists only of interest plus the origination fee, has been computed assuming that **you will pay all of your installments on the dates they are due**. If **you fail to make the above installment payments, you understand that interest will continue to accrue on any remaining unpaid balance at the Annual Percentage Rate disclosed above until the loan is paid in full or the expiration of 12 months from the date the last payment is due or until entry of judgment, whichever is earlier**. After the expiration of 12 months or the entry of judgment, **whichever is earlier**, interest will accrue at the legal rate.

**PREPAYMENT:** As stated in Our Disclosures, you may prepay in whole or in part at any time the amount due under this Agreement and will not incur any additional charge or fee.



**DELINQUENCY FEES:** shall not exceed five cents (\$.05) for each one dollar (\$1.00) of each installment more than ten days in arrears; provided that the total of delinquency charges on any such installment shall not exceed ten dollars (\$10.00) and that only one delinquency charge shall be made on any one installment regardless of the period during which the installment remains unpaid.

This agreement shall be governed by the laws of New Mexico. **By signing this Agreement you acknowledge that it was filled in before you did so, that you have read, understand, and agree to all of its terms and conditions of both sides of this Agreement, including the above provision entitled and acknowledge receipt of the transaction proceeds in the amount stated above.** You further acknowledge that you have received a completed copy of it. You also make the following material representations to us: that you are solvent and generally paying debts as they come due, that you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for any type of bankruptcy proceeding while this loan is outstanding or within 121 days after you repay the loan, that you intend to repay this loan. You acknowledge that the account on which the Check/ACH Authorization is drawn is a legitimate, open, and active account. This document represents the final agreement between creditor and you and may not be contradicted by evidence of any alleged oral agreement.

Section 58-15-14.1 NMSA

Charges on small loans made under the New Mexico Small Loan Act of 1955 [this article] shall not be paid, deducted or received in advance. Such charges shall not be compounded. However, if part or all of the consideration for a loan contract is the unpaid principal balance of a prior loan, then the principal amount payable under the loan contract may include any unpaid charges which have accrued within sixty days of the prior loan. Such charges shall be computed on the basis of the number of days that have actually elapsed. For the purpose of computing charges, whether at the maximum rate or less, a month shall be any period of thirty consecutive days and the rate of charge for each day shall be one-thirtieth of the monthly rate.

**DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO RECEIVE A COPY OF THIS AGREEMENT THAT YOU CAN KEEP BEFORE YOU SIGN IT.**

**You received a copy of this Agreement and signed it on: 05/23/2014**

I hereby declare the information contained in this Agreement is true and correct to the best of my knowledge, and consent to the release of my non-public personal information.

**X Borrower's signature:** \_\_\_\_\_

**X Borrower's signature:** \_\_\_\_\_

1146310v1



**\*\*INSTALLMENT LOAN\*\***  
**PPD/ACH AUTHORIZATION**  
**Pre-Authorized Electronic Funds Transfer Payments**

SpeedyLoan Corp  
P.O. Box 26275  
Wauwatosa WI 53226  
Fax - 920-567-0092

I hereby authorize Speedy Loan to initiate debit/credit entries to my account for all payments due, including any returned unpaid item fees due, on which the subject of this agreement is drawn and the Financial Institution at which the account is held to debit/credit the same to such account. This authority is to remain in full force and effect until Speedy Loan and the subject Financial Institution have received written notification from me of its termination in such time and in such manner as to afford Speedy Loan and the Financial Institution a reasonable opportunity to act on it. This authorization is not required as a condition of the loan, I understand that I may cancel this authorization by providing written notice to Speedy Loan at least (3) business days prior to the payment due date, to the address or fax number above. I further understand that canceling my authorization does not relieve me of the responsibility of paying all amounts due in full. I understand that, due to processing restrictions, an ACH cannot be cancelled after 2:30 pm (central time) on the day before the withdraw date.

**Payment Authorization Chart**

Payment Number	Payment Amount:	Withdraw Date:	Payment Number	Payment Amount:	Withdraw Date:
1	\$98.52	6/2/14	14		
2	\$154.52	7/1/14	15		
3	\$154.52	8/1/14	16		
4	\$154.50	9/2/14	17		
5			18		
6			19		
7			20		
8			21		
9			22		
10			23		
11			24		
12			25		
13			26		

By my signature below, I acknowledge that the arranged dates above do not constitute a change in the terms of the loan to which said payments are made. I am specifically requesting the above, not as a change in the due date, but merely for my own convenience in making the payments.

If any of the above ACH debits returns unpaid for any reason, I authorize Speedy Loan to charge my debit/credit card for the amount of that payment plus a return fee at any time within 5 business days of said returned ACH. I understand that issuing a "STOP PAYMENT" or "REVOKE AUTHORIZATION" on ACH payment DOES NOT stop or revoke debit/credit authorization and that each type of authorization must be revoked separately. Any Debit/Credit Card payments will appear as "Prepay Today".

Store No. NM15 Employee: VY Date: 05/23/14

SIGNATURE: 

PRINTED NAME: CLARA DAYE

SOCIAL SECURITY NUMBER: 

ROUTING NUMBER: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

CARD NUMBER: 000000000

CARD EXPIRATION DATE: 000000000 Street Address: 0

CARD SECURITY CODE: 000000000 Zip Code: 0